



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name BANK OF HAWAII CORPORATION

City/State HONOLULU, HI

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 22,784,941

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BANK OF HAWAII CORPORATION
130 MERCHANT STREET, 22ND FLOOR

HONOLULU, HI 96813

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name _____

City/State _____

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	22,205,513	19,320,248	17,530,632	16,991,172	16,734,894
Net income (\$000)	253,372	153,804	225,913	219,602	184,672
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.28	2.60	22	2.60	2.77	32	2.88	3.01	36	2.92	3.08	33	2.83	2.92	36
+ Non-interest income	0.79	1.04	40	0.88	1.21	37	1.04	1.32	49	0.98	1.31	41	1.01	1.35	34
- Overhead expense	1.82	2.17	25	1.94	2.57	20	2.16	2.69	22	2.18	2.71	22	2.14	2.72	19
- Provision for credit losses	-0.23	-0.09	17	0.61	0.51	67	0.09	0.15	39	0.08	0.14	33	0.10	0.16	36
+ Securities gains (losses)	-0.01	0.01	3	0.05	0.02	78	-0.02	0.01	3	-0.02	0	8	0.06	0.01	91
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	1.47	1.66	35	0.99	1.04	43	1.64	1.56	56	1.62	1.57	51	1.66	1.43	72
Net operating income	1.14	1.26	38	0.80	0.81	41	1.29	1.19	57	1.29	1.24	54	1.10	0.89	70
Net income	1.14	1.26	38	0.80	0.82	41	1.29	1.19	57	1.29	1.24	53	1.10	0.90	69
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.52	3.06	17	3.01	3.55	18	3.59	4.41	10	3.47	4.24	11	3.25	3.80	19
Interest expense	0.14	0.25	25	0.27	0.52	17	0.54	1.08	12	0.39	0.86	11	0.29	0.60	14
Net interest income (tax equivalent)	2.38	2.80	19	2.73	3.01	29	3.05	3.33	30	3.07	3.38	27	2.96	3.19	30
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.05	0.11	37	0.06	0.27	20	0.12	0.21	44	0.14	0.22	47	0.15	0.24	43
Earnings coverage of net loan and lease losses (X)	45.49	39.72	67	43	22.91	84	23.83	24.40	66	20.15	21.75	63	20.61	19.67	65
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.29	1.23	61	1.81	1.58	71	1	0.83	73	1.02	0.90	68	1.10	0.98	64
Allowance for loan and lease losses / Total loans and leases	1.28	1.20	62	1.80	1.55	72	1	0.81	73	1.02	0.89	70	1.09	0.96	65
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.15	0.49	12	0.15	0.71	6	0.18	0.57	11	0.12	0.61	5	0.16	0.72	7
30-89 days past due loans and leases / Total loans and leases	0.17	0.32	34	0.22	0.39	31	0.51	0.43	68	0.32	0.44	37	0.40	0.47	48
Liquidity and Funding															
Net noncore funding dependence	7.71	-2.33	83	11.73	3.20	77	12.91	14.45	47	11.95	16.62	36	11.60	17.03	35
Net short-term noncore funding dependence	1.86	-7.71	78	5.72	-4.76	86	4.89	3.38	48	4.31	4.66	36	3.25	4.83	33
Net loans and leases / Total assets	53.23	58.67	32	57.30	61.58	28	60.35	63.77	30	60.39	63.98	26	56.81	62.73	26
Capitalization															
Tier 1 leverage ratio	7.32	8.98	10	6.71	9.13	3	7.25	9.76	4	7.60	9.71	6	7.26	9.53	4
Holding company equity capital / Total assets	7.07	10.71	6	6.67	11.16	3	7.11	12.43	3	7.40	12.22	0	7.21	11.94	0
Total equity capital (including minority interest) / Total assets	7.07	10.82	4	6.67	11.29	1	7.11	12.57	1	7.40	12.27	0	7.21	12.01	0
Common equity tier 1 capital / Total risk-weighted assets	12.12	12.42	48	12.06	12.38	51	12.18	12.17	54	13.07	12.12	73	13.24	12.19	75
Net loans and leases / Equity capital (X)	7.53	5.53	85	8.59	5.58	93	8.49	5.21	92	8.16	5.29	94	7.88	5.27	92
Cash dividends / Net income	44.84	28.27	85	69.85	42.30	88	46.69	33.12	76	44.85	27.31	85	47.15	31.29	76
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	10.59	10.50	60	13.86	16.68	46	5.55	9.26	47	0.32	7	14	3.62	8.28	37
Equity capital	17.25	7.46	86	6.81	6.99	55	1.47	10.49	13	2.95	7.89	38	6.05	10.18	51
Net loans and leases	2.72	3.36	52	8.12	9.07	55	5.48	9.10	48	6.64	7.89	52	8.99	9.38	65
Noncore funding	-23.54	-14.79	36	-5.55	-12.18	58	7.12	6.59	57	-2.90	10.67	26	10.02	5.59	65
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Equity investment in subsidiaries / Equity capital	99.32	103.22	29	94.91	102.81	11	96.66	103.22	14	95.35	103.10	13	95.40	102.10	16
Cash from ops + noncash items + op expense / Op expense + dividends	55.98	154.48	14	121.41	147.24	46	207.44	190.27	62	188.22	174.91	61	136.27	148.20	51

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	400,522	419,597	436,585	408,043	368,700	-4.55	19.41
Income from lease financing receivables.....	5,012	2,788	7,734	7,644	7,751	79.77	-26.43
Fully taxable income on loans and leases.....	405,117	421,891	443,813	415,390	376,245	-3.98	18.42
Tax-exempt income on loans and leases.....	417	494	506	297	206	-15.59	275.68
Estimated tax benefit on income on loans and leases.....	334	233	159	82	101	43.21	416.15
Income on loans and leases (tax equivalent).....	405,868	422,618	444,478	415,769	376,552	-3.96	18.58
Investment interest income (tax equivalent).....	127,287	128,322	145,861	139,550	138,220	-0.81	-4.23
Interest on balances due from depository institutions.....	893	916	3,594	3,757	3,897	-2.51	-68.90
Interest income on other earning assets.....	702	661	1,001	1,357	944	6.20	-13.55
Total interest income (tax equivalent).....	534,750	552,517	594,934	560,433	519,613	-3.22	11.67
Interest on time deposits of \$250K or more.....	3,896	12,863	23,763	17,816	10,333	-69.71	
Interest on time deposits < \$250K.....	1,972	4,100	5,673	4,087	3,226	-51.90	
Interest on foreign office deposits.....	655	1,730	3,888	1,914	644	-62.14	69.25
Interest on other deposits.....	8,693	14,273	35,050	17,326	8,129	-39.09	62.58
Interest on other borrowings and trading liabilities.....	14,210	17,136	21,308	22,678	24,224	-17.08	-48.65
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	29,426	50,102	89,682	63,821	46,556	-41.27	-27.02
Net interest income (tax equivalent).....	505,324	502,415	505,252	496,612	473,057	0.58	15.23
Non-interest income.....	175,368	169,706	181,979	167,322	169,726	3.34	-3.79
Adjusted operating income (tax equivalent).....	680,692	672,121	687,231	663,934	642,783	1.28	9.64
Overhead expense.....	403,224	373,923	379,189	371,175	358,440	7.84	13.68
Provision for credit losses.....	-50,500	117,800	16,000	13,425	16,900		
Securities gains (losses).....	-1,298	9,932	-3,986	-3,938	10,430		
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	326,670	190,330	288,056	275,396	277,873	71.63	20.28
Applicable income taxes.....	72,182	35,320	59,913	50,624	83,392	104.37	-7.62
Tax equivalent adjustments.....	1,116	1,206	2,230	5,170	9,809	-7.46	-90.69
Applicable income taxes (tax equivalent).....	73,298	36,526	62,143	55,794	93,201	100.67	-18.67
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	253,372	153,804	225,913	219,602	184,672	64.74	39.63
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	253,372	153,804	225,913	219,602	184,672	64.74	39.63
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	253,372	153,804	225,913	219,602	184,672	64.74	39.63
Investment securities income (tax equivalent).....	127,287	128,322	145,861	139,550	138,220	-0.81	-4.23
US Treasury and agency securities (excluding mortgage-backed securities).....	2,760	6,327	17,231	16,579	13,558	-56.38	-76.90
Mortgage-backed securities.....	114,538	111,466	109,451	90,086	87,175	2.76	42.39
All other securities.....	9,989	10,529	19,179	32,885	37,487	-5.13	-75.35
Cash dividends declared.....	113,608	107,434	105,478	98,496	87,066	5.75	39.99
Common.....	110,633	107,434	105,478	98,496	87,066	2.98	36.32
Preferred.....	2,975	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.41	2.85	18	2.86	3.27	20	3.39	4	15	3.30	3.87	15	3.10	3.47	23
Less: Interest expense	0.13	0.23	25	0.26	0.48	17	0.51	0.98	15	0.38	0.79	14	0.28	0.55	17
Equals: Net interest income (tax equivalent)	2.28	2.60	22	2.60	2.77	32	2.88	3.01	36	2.92	3.08	33	2.83	2.92	36
Plus: Non-interest income	0.79	1.04	40	0.88	1.21	37	1.04	1.32	49	0.98	1.31	41	1.01	1.35	34
Equals: adjusted operating income (tax equivalent)	3.07	3.70	16	3.48	4.04	24	3.92	4.41	27	3.91	4.46	23	3.84	4.33	24
Less: Overhead expense	1.82	2.17	25	1.94	2.57	20	2.16	2.69	22	2.18	2.71	22	2.14	2.72	19
Less: Provision for credit losses	-0.23	-0.09	17	0.61	0.51	67	0.09	0.15	39	0.08	0.14	33	0.10	0.16	36
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	-0.01	0.01	3	0.05	0.02	79	-0.02	0.01	3	-0.02	0	8	0.06	0.01	92
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent)	1.47	1.66	35	0.99	1.04	43	1.64	1.56	56	1.62	1.57	51	1.66	1.43	72
Less: Applicable income taxes (tax equivalent)	0.33	0.38	34	0.19	0.23	36	0.35	0.36	44	0.33	0.33	46	0.56	0.55	47
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.14	1.26	38	0.80	0.81	41	1.29	1.19	57	1.29	1.24	54	1.10	0.89	70
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.14	1.26	38	0.80	0.82	41	1.29	1.19	57	1.29	1.24	53	1.10	0.90	69
Memo: Net income (last four quarters)	1.14	1.26	38	0.80	0.82	41	1.29	1.19	57	1.29	1.24	53	1.10	0.91	69
Net income—BHC and noncontrolling (minority) interest	1.14	1.27	36	0.80	0.83	41	1.29	1.20	57	1.29	1.25	53	1.10	0.91	69
Margin Analysis															
Average earning assets / Average assets	95.46	93.08	78	95.12	92.32	82	94.57	91.05	83	95.15	91.48	86	95.58	91.61	90
Average interest-bearing funds / Average assets	61.84	61.99	59	65.51	64.06	61	66.03	65.57	50	64.27	65.56	42	64.27	65.75	44
Interest income (tax equivalent) / Average earning assets	2.52	3.06	17	3.01	3.55	18	3.59	4.41	10	3.47	4.24	11	3.25	3.80	19
Interest expense / Average earning assets	0.14	0.25	25	0.27	0.52	17	0.54	1.08	12	0.39	0.86	11	0.29	0.60	14
Net interest income (tax equivalent) / Average earning assets	2.38	2.80	19	2.73	3.01	29	3.05	3.33	30	3.07	3.38	27	2.96	3.19	30
Yield or Cost															
Total loans and leases (tax equivalent)	3.37	4.01	15	3.64	4.27	13	4.15	5.09	8	4.13	4.95	10	4.02	4.52	21
Interest-bearing bank balances	0.14	0.14	61	0.20	0.27	35	1.75	2.04	32	1.50	1.64	32	0.81	1.05	21
Federal funds sold and reverse repos		0.25			0.68			2.44			2.17			1.41	
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17
Total earning assets	2.52	3.04	18	3	3.51	19	3.58	4.36	11	3.43	4.20	11	3.19	3.73	18
Investment securities (tax equivalent)	1.53	1.77	34	2.10	2.25	33	2.61	2.76	40	2.39	2.68	27	2.24	2.47	35
US Treasury and agency securities (excluding mortgage-backed securities)	0.95	1.14	37	2.14	1.75	71	2.71	2.32	78	2.05	2.05	54	1.52	1.62	41
Mortgage-backed securities	1.46	1.57	40	2	2.05	41	2.49	2.61	33	2.39	2.50	40	2.17	2.23	50
All other securities	2.37	2.81	40	3.08	3.24	48	3.55	4.06	39	2.85	4.20	17	2.94	3.66	26
Interest-bearing deposits	0.11	0.21	27	0.28	0.53	18	0.63	1.10	16	0.41	0.81	14	0.23	0.49	18
Time deposits of \$250K or more	0.46	0.66	31	1.10	1.42	23	1.96	1.96	45	1.46	1.44	50			
Time deposits < \$250K	0.52	0.62	44	0.95	1.36	16	1.22	1.82	16	1.01	1.29	30			
Other domestic deposits	0.08	0.15	29	0.15	0.36	12	0.41	0.93	10	0.22	0.67	5			
Foreign deposits	0.10	0.14	51	0.27	0.42	35	0.58	1.19	16	0.32	0.97	12	0.13	0.51	18
Federal funds purchased and repos	2.42	0.17	95	2.46	0.62	95	3.24	1.86	87	3.58	1.51	92	3.80	0.94	95
Other borrowed funds and trading liabilities	1.81	1.27	70	1.88	1.50	71	1.28	2.38	7	1.53	2.28	11	1.58	1.77	41
All interest-bearing funds	0.21	0.37	23	0.40	0.74	13	0.77	1.49	11	0.58	1.19	11	0.43	0.82	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	175,368	169,706	181,979	167,322	169,726
Fiduciary activities income	46,848	44,872	45,847	45,150	46,890
Service charges on deposit accounts - domestic	26,740	25,017	30,897	29,656	32,148
Trading revenue	7,967	17,414	9,588	4,089	3,081
Investment banking fees and commissions	7,177	6,660	8,688	8,956	9,630
Insurance activities revenue	823	871	2,417	1,145	1,299
Venture capital revenue	0	0	0	0	0
Net servicing fees	3,762	-2,020	3,148	4,138	3,739
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	24,247	11,888	10,539	3,762	7,210
Other non-interest income	57,804	65,004	70,855	70,426	65,729
Total overhead expenses	403,224	373,923	379,189	371,175	358,440
Personnel expense	232,622	211,043	219,338	215,953	208,820
Net occupancy expense	67,903	71,911	61,580	56,713	53,211
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	102,699	90,969	98,271	98,509	96,409
Fee income on mutual funds and annuities	4,206	4,011	6,289	6,585	7,662
Memoranda					
Assets under management in proprietary mutual funds and annuities	959,666	1,121,512	1,349,791	1,326,098	1,090,145
Number of equivalent employees	2,056	2,022	2,124	2,122	2,132
Average personnel expense per employee	113.14	104.37	103.27	101.77	97.95
Average assets per employee	10,800.35	9,555.02	8,253.59	8,007.15	7,849.39

	BHC	Peer # 1	Pct													
Analysis Ratios																
Mutual fund fee income / Non-interest income	2.40	2.17	57	2.36	2.02	61	3.46	2.72	64	3.94	3.08	66	4.51	2.85	70	
Overhead expenses / Net Interest Income + non-interest income	59.33	59.28	45	55.73	62.28	28	55.36	61.29	24	56.34	60.88	26	56.63	63.61	22	
Percent of Average Assets																
Total overhead expense	1.82	2.17	25	1.94	2.57	20	2.16	2.69	22	2.18	2.71	22	2.14	2.72	19	
Personnel expense	1.05	1.21	32	1.09	1.30	27	1.25	1.41	34	1.27	1.44	31	1.25	1.42	38	
Net occupancy expense	0.31	0.23	81	0.37	0.26	88	0.35	0.28	76	0.33	0.28	68	0.32	0.29	61	
Other operating expenses	0.46	0.72	9	0.47	0.94	7	0.56	0.97	11	0.58	0.97	10	0.58	1	9	
Overhead less non-interest income	1.03	1.10	35	1.06	1.25	35	1.12	1.32	31	1.20	1.38	32	1.13	1.34	28	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	59.24	58.83	47	55.63	61.82	28	55.18	60.64	26	55.91	60.37	26	55.76	62.73	22	
Personnel expense	34.17	32.93	53	31.40	32.36	39	31.92	32.39	46	32.53	32.51	44	32.49	32.93	47	
Net occupancy expense	9.98	6.23	92	10.70	6.58	94	8.96	6.52	88	8.54	6.48	84	8.28	6.70	79	
Other operating expenses	15.09	19.18	18	13.53	22.28	6	14.30	21.20	8	14.84	20.90	10	15	22.41	6	
Total non-interest income	25.76	27.67	48	25.25	28.83	47	26.48	29.23	55	25.20	28.50	49	26.40	31.08	43	
Fiduciary activities income	6.88	2.20	89	6.68	2.09	89	6.67	1.97	89	6.80	2.14	89	7.29	2.38	88	
Service charges on domestic deposit accounts	3.93	3.27	58	3.72	3.27	59	4.50	3.88	59	4.47	4.15	54	5	4.28	55	
Trading revenue	1.17	0.62	82	2.59	1.28	80	1.40	1.18	76	0.62	0.85	63	0.48	0.90	61	
Investment banking fees and commissions	1.05	2.58	40	0.99	2.46	41	1.26	3.54	41	1.35	3.42	43	1.50	3.62	44	
Insurance activities revenue	0.12	0.36	56	0.13	0.41	59	0.35	0.47	69	0.17	0.47	61	0.20	0.55	60	
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44	
Net servicing fees	0.55	0.60	68	-0.30	0.01	17	0.46	0.28	76	0.62	0.65	63	0.58	0.60	62	
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44	
Net gain (loss) - sales of loans, OREO, and other assets	3.56	3.30	60	1.77	3.92	44	1.53	1.86	53	0.57	1.61	42	1.12	1.67	50	
Other non-interest income	8.49	9.27	55	9.67	9.65	60	10.31	10.04	65	10.61	9.86	64	10.23	10.77	55	
Overhead less non-interest income	33.47	30.52	53	30.38	31.93	43	28.70	31.06	36	30.70	31.46	42	29.36	31.19	41	
Applicable income taxes / Pretax net operating income (tax equivalent)	22.10	21.18	58	18.56	18.63	43	20.80	20.56	54	18.38	19.04	36	30.01	32.99	41	
Applicable income tax + TE / Pretax net operating income + TE	22.44	22.67	44	19.19	21.18	26	21.57	23.23	34	20.26	21.56	30	33.54	37.95	32	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	9,679,362	9,053,504	8,437,287	7,980,125	7,534,980	6.91	41.26
Commercial and industrial loans	877,542	1,306,378	867,305	847,688	788,311	-32.83	8.39
Loans to individuals	1,067,934	1,022,694	1,112,631	1,029,296	902,609	4.42	37.03
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	1,923	9,537	961	891	692	-79.84	227.60
Other loans and leases	664,257	644,727	612,994	604,799	593,254	3.03	14.50
Less: Unearned income	5,196	14,255	1,224	3,038	3,668	-63.55	-45.06
Loans and leases, net of unearned income	12,285,822	12,022,585	11,029,954	10,459,761	9,816,178	2.19	36.32
Less: Allowance for loan and lease losses	157,821	216,252	110,027	106,693	107,346	-27.02	51.35
Net loans and leases	12,128,001	11,806,333	10,919,927	10,353,068	9,708,832	2.72	36.15
Debt securities that reprice or mature in over 1 year	8,722,176	6,649,787	4,886,476	4,608,726	5,107,419	31.16	69.17
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	20,850,177	18,456,120	15,806,403	14,961,794	14,816,251	12.97	48.25
Interest-bearing bank balances	364,107	334,668	259,553	201,888	184,834	8.80	-38.99
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	248,660	404,629	774,821	881,308	1,053,730	-38.55	-71.19
Trading assets	97,319	144,630	69,092	45,593	38,945	-32.71	190.02
Total earning assets	21,560,263	19,340,047	16,909,869	16,090,583	16,093,760	11.48	38.58
Non-interest-bearing cash and due from depository institutions	196,327	279,420	299,105	324,081	263,017	-29.74	-30.57
Premises, fixed assets, and leases	295,014	299,237	289,226	151,837	130,926	-1.41	159.91
Other real estate owned	2,332	2,332	2,737	1,356	1,040	0.00	38.32
Investment in unconsolidated subsidiaries	1,974	4,100	8,329	12,160	15,927	-51.85	-84.00
Intangible and other assets	729,031	678,515	586,230	563,957	584,382	7.45	38.96
Total assets	22,784,941	20,603,651	18,095,496	17,143,974	17,089,052	10.59	38.15
Quarterly average assets	22,693,427	20,314,918	17,802,027	17,017,194	17,077,267	11.71	39.73
Average loans and leases (YTD)	12,047,788	11,610,433	10,708,673	10,056,126	9,367,389	3.77	43.55
Memoranda							
Loans held-for-sale	26,746	82,565	39,062	10,987	19,231	-67.61	-57.21
Loans not held-for-sale	12,259,076	11,940,020	10,990,892	10,448,774	9,796,947	2.67	36.98
Real estate loans secured by 1-4 family	6,139,857	5,759,824	5,556,164	5,315,316	5,015,915	6.60	37.03
Commercial real estate loans	3,235,990	2,980,079	2,572,391	2,361,743	2,236,893	8.59	53.67
Construction and land development	335,207	371,571	309,599	300,416	339,371	-9.79	-18.02
Multifamily	665,800	501,012	429,661	388,463	334,255	32.89	170.21
Nonfarm nonresidential	2,234,983	2,107,496	1,833,131	1,672,864	1,563,267	6.05	54.09
Real estate loans secured by farmland	2,553	2,677	2,727	4,777	6,940	-4.63	-31.11
Total investment securities	8,970,836	7,054,416	5,661,297	5,490,034	6,161,149	27.17	49.04
U.S. Treasury securities	246,341	8,421	275,531	354,095	375,612	2825.32	-53.58
US agency securities (excluding mortgage-backed securities)	137,022	174,386	242,122	391,485	425,393	-21.43	-66.43
Municipal securities	75,818	58,603	109,909	798,598	865,522	29.38	-91.71
Mortgage-backed securities	8,108,227	6,576,370	4,682,439	3,625,450	4,108,876	23.29	115.57
Asset-backed securities	0	0	0	0	0		
Other debt securities	403,428	236,636	351,296	320,406	385,746	70.48	-0.34
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	4,276,056	3,791,689	2,619,003	2,007,942	2,232,979	12.77	95.61
U.S. Treasury securities	114,845	921	1,155	972	538	12369.60	21207.05
US agency securities (excluding mortgage-backed securities)	137,022	174,386	242,122	391,485	425,393	-21.43	-66.43
Municipal securities	75,818	24,840	55,098	563,996	627,018	205.23	-88.71
Mortgage-backed securities	3,565,259	3,366,937	1,984,307	828,349	913,919	5.89	326.29
Asset-backed securities	0	0	0	0	0		
Other debt securities	383,112	224,605	336,321	223,140	266,111	70.57	42.33
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-48,160	85,966	20,587	-68,098	-34,049		
Available-for-sale securities appreciation (depreciation)	-44,829	70,052	11,366	-14,215	-3,164		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,932,981	3,582,212	2,617,156	2,253,696	2,372,263	-18.12	22.60

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	6,713,937	5,309,238	4,067,982	4,328,890	4,297,801	26.46	55.80
NOW, ATS and transaction accounts	4,426,815	3,853,365	2,963,627	2,845,989	2,929,402	14.88	58.71
Time deposits less brokered deposits < \$250K	357,786	405,222	465,866	434,119	373,649	-11.71	
MMDA and other savings accounts	7,101,621	6,400,152	6,009,740	5,187,449	5,092,460	10.96	38.96
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	18,600,159	15,967,977	13,507,215	12,796,447	12,693,312	16.48	49.59
Time deposits of \$250K or more	555,625	1,151,886	1,209,001	1,178,432	1,240,964	-51.76	
Foreign deposits	1,204,324	1,091,758	1,067,201	1,052,363	949,692	10.31	26.48
Federal funds purchased and repos	450,490	600,590	604,306	504,296	505,293	-24.99	-15.48
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	75,336	50,199	25,000		
Other borrowings w/remaining maturity over 1 year	10,391	60,481	118,439	85,643	235,716	-82.82	-96.12
Brokered deposits < \$250K	0	0	1,065	0	0		
Noncore funding	2,220,830	2,904,715	3,075,348	2,870,933	2,956,665	-23.54	-17.36
Trading liabilities	23,633	18,627	7,520	9,472	9,633	26.87	90.74
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	328,708	337,825	218,581	198,922	197,574	-2.70	66.63
Total liabilities	21,173,330	19,229,144	16,808,664	15,875,774	15,857,184	10.11	38.11
Equity Capital							
Perpetual preferred stock (including surplus)	175,487	0	0	0	0		
Common stock	581	580	579	577	576	0.17	0.87
Common surplus	607,021	591,360	582,566	571,704	561,161	2.65	10.04
Retained earnings	1,950,375	1,811,979	1,761,415	1,641,314	1,512,218	7.64	37.79
Accumulated other comprehensive income	-66,382	7,822	-31,112	-51,043	-34,715		
Other equity capital components	-1,055,471	-1,037,234	-1,026,616	-894,352	-807,372		
Total holding company equity capital	1,611,611	1,374,507	1,286,832	1,268,200	1,231,868	17.25	38.75
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,611,611	1,374,507	1,286,832	1,268,200	1,231,868	17.25	38.75
Total liabilities and capital	22,784,941	20,603,651	18,095,496	17,143,974	17,089,052	10.59	38.15
Memoranda							
Non-interest-bearing deposits	7,275,287	5,749,612	4,489,525	4,739,596	4,724,300	26.54	52.43
Interest-bearing deposits	13,084,821	12,462,009	11,294,957	10,287,646	10,159,668	5.00	37.05
Total deposits	20,360,108	18,211,621	15,784,482	15,027,242	14,883,968	11.80	42.18
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,374,507	1,286,832	1,268,200	1,231,868	1,161,537		
Accounting restatements	0	3,632	0	0	0		
Net income	253,372	153,804	225,913	219,602	184,672		
Net sale of new perpetual preferred stock	175,487	0	0	0	0		
Net sale of new common stock	14,048	9,168	7,578	8,146	7,369		
Sale of treasury stock	13,267	7,577	8,337	7,919	13,241		
Less: Purchase of treasury stock	31,258	18,006	137,649	91,988	47,076		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	113,608	107,434	105,478	98,496	87,066		
Change in other comprehensive income	-74,204	38,934	19,931	-8,851	-809		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,611,611	1,374,507	1,286,832	1,268,200	1,231,868		

BHC Name

City/State

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	42.48	36.25	63	43.94	36.22	65	46.63	37.78	62	46.55	37.19	64	44.09	35.54	63
Commercial and industrial loans	3.85	10.76	11	6.34	13.52	14	4.79	12.02	16	4.94	12.85	14	4.61	12.62	16
Loans to individuals	4.69	3.36	71	4.96	3.40	68	6.15	4.20	70	6	4.31	68	5.28	4.47	63
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans	0.01	0.18	33	0.05	0.19	55	0.01	0.24	33	0.01	0.30	31	0	0.21	36
Other loans and leases	2.92	4.47	47	3.13	4.63	48	3.39	5.01	44	3.53	5	42	3.47	5.10	37
Net loans and leases	53.23	58.67	32	57.30	61.58	28	60.35	63.77	30	60.39	63.98	26	56.81	62.73	26
Debt securities over 1 year	38.28	19.46	96	32.27	15.55	96	27	14.60	93	26.88	14.63	91	29.89	14.83	92
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12	0	0.06	11
Subtotal	91.51	79.22	95	89.58	78.16	93	87.35	79.65	74	87.27	79.97	76	86.70	79.31	73
Interest-bearing bank balances	1.60	8.50	10	1.62	7.51	12	1.43	3.06	34	1.18	3.04	33	1.08	3.46	28
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	1.09	1.56	51	1.96	1.68	66	4.28	1.91	84	5.14	1.96	86	6.17	1.86	90
Trading assets	0.43	0.49	73	0.70	1.01	66	0.38	1.19	64	0.27	1.33	70	0.23	1.34	60
Total earning assets	94.63	91.77	80	93.87	91.05	81	93.45	89.53	88	93.86	89.74	87	94.18	89.84	90
Non-interest cash and due from depository institutions	0.86	0.82	55	1.36	1.07	75	1.65	1.14	84	1.89	1.21	87	1.54	1.22	73
Other real estate owned	0.01	0.01	64	0.01	0.02	49	0.02	0.03	43	0.01	0.04	25	0.01	0.05	20
All other assets	4.51	7.35	17	4.78	7.82	11	4.90	9.27	8	4.25	8.98	8	4.29	8.86	10
Memoranda															
Short-term investments	2.69	11.47	7	3.59	11.17	16	5.72	7.63	53	6.32	7.80	62	7.25	8.69	63
U.S. Treasury securities	1.08	1.47	64	0.04	0.84	44	1.52	1.03	71	2.07	1.04	77	2.20	1.02	78
US agency securities (excluding mortgage-backed securities)	0.60	0.82	57	0.85	0.63	71	1.34	0.54	81	2.28	0.69	86	2.49	0.75	85
Municipal securities	0.33	1.73	32	0.28	1.69	29	0.61	1.34	43	4.66	1.62	84	5.06	1.60	88
Mortgage-backed securities	35.59	14.14	98	31.92	11.75	97	25.88	11.44	96	21.15	11.13	92	24.04	11.06	93
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	1.77	0.53	88	1.15	0.42	81	1.94	0.39	91	1.87	0.41	91	2.26	0.38	91
Loans held-for-sale	0.12	0.55	41	0.40	0.52	52	0.22	0.39	50	0.06	0.30	35	0.11	0.33	40
Loans held for investment	53.80	58.06	35	57.95	61.72	29	60.74	63.50	31	60.95	63.93	28	57.33	62.63	28
Real estate loans secured by 1-4 family	26.95	11.46	93	27.96	11.91	93	30.70	13.29	93	31	13.46	94	29.35	13.44	94
Revolving	3.98	1.42	94	4.46	1.66	94	5.36	2.07	92	5.96	2.27	94	5.91	2.40	89
Closed-end, secured by first liens	21.68	9.67	87	21.89	9.81	91	23.22	10.69	92	22.92	10.57	91	21.61	10.35	88
Closed-end, secured by junior liens	1.28	0.17	95	1.61	0.22	96	2.13	0.28	95	2.12	0.31	95	1.83	0.34	95
Commercial real estate loans	14.20	22.69	27	14.46	22.22	27	14.22	22.23	33	13.78	21.58	32	13.09	19.88	35
Construction and land development	1.47	3.34	29	1.80	3.40	34	1.71	3.44	36	1.75	3.51	36	1.99	3.25	42
Multifamily	2.92	3.57	52	2.43	3.12	48	2.37	3.01	47	2.27	2.72	50	1.96	2.54	49
Nonfarm nonresidential	9.81	14.57	32	10.23	14.72	31	10.13	14.69	35	9.76	14.44	35	9.15	13.30	36
Real estate loans secured by farmland	0.01	0.30	33	0.01	0.33	31	0.02	0.36	32	0.03	0.41	42	0.04	0.32	46

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	78.78	61.05	78	75.30	57.15	83	76.49	57.46	79	76.29	56.49	78	76.76	54.84	82
Real estate loans secured by 1-4 family	49.98	19.86	96	47.91	19.43	95	50.37	20.75	96	50.82	21.10	96	51.10	21.45	95
Revolving	7.38	2.43	96	7.63	2.64	96	8.80	3.15	96	9.77	3.50	94	10.28	3.77	94
Closed-end	42.59	17.24	95	40.27	16.59	95	41.58	17.39	93	41.04	17.39	94	40.82	17.41	94
Commercial real estate loans	26.34	37.86	30	24.79	34.63	29	23.32	33.52	32	22.58	32.14	34	22.79	29.99	38
Construction and land development	2.73	5.65	32	3.09	5.26	36	2.81	5.09	38	2.87	5.20	36	3.46	4.90	44
1-4 family	0.19	1.18	30	0.23	0.93	33	0.30	0.94	37	0.40	1.02	39	0.57	0.89	50
Other	2.54	4.40	38	2.86	4.19	40	2.51	4.02	36	2.47	4.05	37	2.88	3.90	43
Multifamily	5.42	5.78	58	4.17	4.96	49	3.90	4.69	47	3.71	4.10	53	3.41	3.84	53
Nonfarm nonresidential	18.19	24.56	36	17.53	22.93	36	16.62	22.15	36	15.99	21.40	37	15.93	20.03	40
Owner-occupied	3.72	8.29	25	3.95	7.68	29	3.78	7.72	29	3.49	8.03	29	3.41	7.58	28
Other	14.47	15.94	45	13.58	14.95	41	12.84	14.34	45	12.51	13.38	47	12.52	12.45	53
Real estate loans secured by farmland	0.02	0.54	35	0.02	0.54	31	0.02	0.55	32	0.05	0.63	40	0.07	0.51	46
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	7.14	18.86	12	10.87	22.17	12	7.86	19.53	11	8.10	20.32	10	8.03	20.53	12
Loans to individuals	8.69	6.24	71	8.51	6.13	72	10.09	7.13	69	9.84	7.36	70	9.20	7.61	68
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0.59	1.12	67
Agricultural loans	0.02	0.34	33	0.08	0.32	54	0.01	0.37	32	0.01	0.46	34	0.01	0.33	37
Other loans and leases	5.41	8.75	51	5.36	9.09	48	5.56	9.85	46	5.78	9.66	46	6.04	10.32	41
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	535.58	391.81	80	582.44	381.27	87	602.90	391.26	85	571.06	379.80	77	560.05	366.85	81
Real estate loans secured by 1-4 family	339.73	126.06	96	370.55	125.03	96	397.02	138.18	95	380.37	137.84	97	372.82	138.55	96
Revolving	50.20	15.44	96	59.05	17.42	96	69.34	21.26	95	73.16	23.33	95	75.01	25.05	93
Closed-end	289.53	108.85	93	311.49	106.14	95	327.68	115.20	95	307.20	112.79	94	297.81	111.69	95
Commercial real estate loans	179.05	245.88	32	191.72	234.65	35	183.81	229.44	37	169.01	219.72	40	166.26	204.45	43
Construction and land development	18.55	35.95	36	23.90	35.62	41	22.12	34.95	45	21.50	35.36	41	25.22	32.91	49
1-4 family	1.30	7.42	31	1.75	6.34	34	2.37	6.61	41	3.01	7.04	42	4.19	6.16	52
Other	17.25	28.11	39	22.16	28.16	45	19.75	27.32	45	18.49	27.26	41	21.03	26.01	48
Multifamily	36.84	38.66	61	32.23	32.74	61	30.70	31.04	57	27.80	27.85	59	24.84	25.95	57
Nonfarm nonresidential	123.67	158.05	36	135.58	155.06	39	130.99	152.10	42	119.71	147.22	44	116.19	137.03	44
Owner-occupied	25.31	52.99	27	30.54	52.37	31	29.79	53.07	33	26.09	54.89	32	24.86	51.62	33
Other	98.35	102.54	50	105.04	100.54	53	101.20	97.41	53	93.62	91.80	53	91.34	84.09	58
Real estate loans secured by farmland	0.14	3.22	33	0.17	3.44	32	0.19	3.60	33	0.34	4.02	41	0.52	3.31	48
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	48.56	114.45	16	84.04	139.91	21	61.97	122.02	25	60.66	128.82	22	58.59	126.55	19
Loans to individuals	59.09	34.55	75	65.79	37.47	75	79.50	43.51	73	73.66	42.67	71	67.09	44.83	69
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	4.31	5.73	71
Agricultural loans	0.11	1.86	33	0.61	1.88	57	0.07	2.18	33	0.06	2.72	35	0.05	1.88	37
Other loans and leases	36.75	51.06	53	41.48	49.54	57	43.80	52.44	57	43.28	51.79	55	44.09	52.78	51
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.72	30.07	35	21.06	27.32	34	19.69	26.45	34	19.16	24.79	37	19.44	23.09	42
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	154.46	195.33	37	162.91	183.76	42	155.22	178.57	42	143.38	167.93	44	141.87	156.17	47
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	179.78	252.85	31	193.45	240.85	35	185.01	236.10	36	169.46	225.98	39	166.72	210.40	40

BHC Name _____

City/State _____

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.69	11.47	7	3.59	11.17	16	5.72	7.63	53	6.32	7.80	62	7.25	8.69	63
Liquid assets	40.16	29.03	77	36.49	26.22	82	32.21	22.44	79	28.83	22.72	77	31.58	24.04	76
Investment securities	39.37	21.63	93	34.24	17.85	93	31.29	16.99	90	32.02	17.27	89	36.05	17.35	94
Net loans and leases	53.23	58.67	32	57.30	61.58	28	60.35	63.77	30	60.39	63.98	26	56.81	62.73	26
Net loans, leases and standby letters of credit	53.83	59.49	31	57.80	62.48	30	60.80	64.84	28	60.76	65.07	26	57.18	63.89	25
Core deposits	81.63	75.71	70	77.50	70.67	62	74.64	63.09	74	74.64	62.13	78	74.28	61.26	74
Noncore funding	9.75	10.30	61	14.10	14.13	65	17	19.36	55	16.75	21.34	50	17.30	22.32	46
Time deposits of \$250K or more	2.44	1.58	80	5.59	2.11	93	6.68	2.94	91	6.87	2.89	90	7.26	2.57	91
Foreign deposits	5.29	0.34	93	5.30	0.36	93	5.90	0.43	92	6.14	0.47	93	5.56	0.54	91
Federal funds purchased and repos	1.98	1.23	77	2.91	1.47	79	3.34	1.94	76	2.94	1.97	75	2.96	2.23	73
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	1.98	0.54	86	2.91	0.54	88	3.34	0.48	89	2.94	0.54	89	2.96	0.73	85
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1	11	0	1.24	7	0.42	3.01	21	0.29	3.67	14	0.15	3.96	11
Earning assets that reprice within 1 year	14.45	37.37	4	16.19	39.38	3	19.09	39.29	7	18.71	40.29	6	18.33	41.61	6
Interest-bearing liabilities that reprice within 1 year	3.49	6.39	32	7.22	8.20	59	7.89	10.19	39	8.41	10.01	51	8.18	8.46	58
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	10.95	29.65	10	8.96	29.11	11	11.20	26.63	11	10.30	27.38	15	10.14	29.77	10
Other Liquidity and Funding Ratios															
Net noncore funding dependence	7.71	-2.33	83	11.73	3.20	77	12.91	14.45	47	11.95	16.62	36	11.60	17.03	35
Net short-term noncore funding dependence	1.86	-7.71	78	5.72	-4.76	86	4.89	3.38	48	4.31	4.66	36	3.25	4.83	33
Short-term investment / Short-term noncore funding	61.20	273.46	12	41.16	184.19	14	57.24	77.77	53	62.71	66.46	63	71.98	74.86	64
Liquid assets - short-term noncore funding / Nonliquid assets	59.76	36.68	78	43.73	28.18	79	32.77	16.97	84	26.35	16.04	78	31.44	18.16	78
Net loans and leases / Total deposits	59.57	72.79	19	64.83	79.43	14	69.18	90.31	12	68.90	90.08	14	65.23	90.14	12
Net loans and leases / Core deposits	65.20	78.25	25	73.94	88.34	24	80.85	103.93	13	80.91	105	12	76.49	105.65	12
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-2.90	0.12	4	6.31	1.57	95	1.60	0.72	82	-5.28	-0.82	4	-2.75	-0.31	2
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.70	-0.25	9	5.14	4.31	67	0.88	1.36	42	-1.10	-1.98	73	-0.26	-0.77	65
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	52.33	14.28	90	46.25	11.38	92	53.74	12.67	96	63.43	16.19	97	63.76	15.76	98
Available-for-sale securities	47.67	83.77	9	53.75	87.23	7	46.26	85.40	4	36.57	81.88	2	36.24	84.24	1
U.S. Treasury securities	2.75	6.70	51	0.12	4.72	39	4.87	6.15	63	6.45	6.99	61	6.10	6.96	59
US agency securities (excluding mortgage-backed securities)	1.53	4.12	46	2.47	4.01	55	4.28	3.49	68	7.13	4.02	77	6.90	4.42	70
Municipal securities	0.85	8.22	25	0.83	9.83	24	1.94	7.75	35	14.55	9.16	67	14.05	9.31	68
Mortgage-backed securities	90.38	66.54	88	93.22	66.64	85	82.71	67.43	71	66.04	65.45	45	66.69	65.34	48
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	4.50	3.08	70	3.35	3.01	67	6.21	2.94	80	5.84	2.79	78	6.26	2.57	84
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0	0.40	13	0	0.42	11	0	0.51	10
Debt securities 1 year or less	2.77	7.78	28	5.74	10.55	35	13.69	11.86	64	16.05	11.91	73	17.10	11.79	71
Debt securities 1 to 5 years	5.48	18.25	22	6.01	17.03	32	10.31	17.94	47	15.68	19.18	52	14.17	18.80	49
Debt securities over 5 years	91.75	71.11	87	88.25	69.86	75	76.01	66.02	55	68.27	64.73	44	68.73	64.73	45
Pledged securities	32.69	32.26	51	50.78	35.67	71	46.23	30.57	70	41.05	33.30	60	38.50	34.58	59
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-17.11	27.98	19	-28.53	183.32	3	-4.51	26.69	32	-12.54	6.77	25	-15.16	19.19	22
Investment securities	27.17	31.36	51	24.61	23.62	63	3.12	11.75	37	-10.89	9.42	9	2.36	8.45	41
Core deposits	16.48	16.94	61	18.22	26.88	21	5.55	11.23	38	0.81	7.29	24	2.09	12.19	27
Noncore funding	-23.54	-14.79	36	-5.55	-12.18	58	7.12	6.59	57	-2.90	10.67	26	10.02	5.59	65

BHC Name _____

City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	2,982,672	2,787,123	2,713,937	2,666,285	2,796,819
Commit: Secured commercial real estate loans	361,775	294,524	282,857	265,222	218,495
Commit: Unsecured real estate loans	3,938	6,198	14,588	6,307	9,864
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	220,650
Securities underwriting	0	0	0	0	0
Standby letters of credit	136,838	102,140	82,403	63,966	63,386
Commercial and similar letters of credit	18,956	10,511	16,981	9,411	18,036
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	4,945	8,204	488	1,787	1,407
Credit derivatives - notional amount (holding company as beneficiary)	1,258	2,437	1,608	757	410
Credit derivative contracts w/ purchased credit protection-investment grade	6,203	10,641	2,096	2,544	1,817
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	58,523	158,759	82,735	34,102	45,143
Written options contracts (interest rate)	45,857	102,881	48,677	33,133	35,422
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,800,643	2,725,555	1,604,777	1,010,068	749,340
Futures and forward foreign exchange	95,707	84,060	75,282	47,826	45,600
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	131,672	133,286	114,499	80,746	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	13.09	22.78	16	13.53	22.01	18	15	23.52	20	15.55	24.05	26	16.37	24.03	28
Standby letters of credit	0.60	0.65	60	0.50	0.71	48	0.46	0.84	41	0.37	0.92	31	0.37	0.96	29
Commercial and similar letters of credit	0.08	0.02	90	0.05	0.02	85	0.09	0.02	91	0.05	0.02	79	0.11	0.03	86
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0.02	0.24	56	0.04	0.35	57	0	0.42	55	0.01	0.52	57	0.01	0.30	59
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.18	59	0.01	0.30	59	0.01	0.52	59	0	0.75	60	0	0.55	59
Credit derivative contracts w/ purchased credit protection-investment grade	0.03	0.18	70	0.05	0.25	72	0.01	0.30	69	0.01	0.52	68	0.01	0.19	70
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	13.75	46.30	45	15.55	48.62	39	10.64	68.47	28	7.03	65.81	28	5.12	75.35	22
Interest rate contracts	12.75	32.46	46	14.50	34.36	40	9.59	47.31	28	6.28	43.84	26	4.86	53.66	22
Interest rate futures and forward contracts	0.26	3.25	51	0.77	6.21	51	0.46	10.67	49	0.20	11.40	43	0.26	13.82	44
Written options contracts (interest rate)	0.20	1.41	38	0.50	2.18	41	0.27	2.47	40	0.19	2.16	39	0.21	2.60	35
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	12.29	20.49	49	13.23	20.83	48	8.87	28.86	31	5.89	26.74	31	4.38	25.60	25
Foreign exchange contracts	0.42	6.30	70	0.41	6.01	66	0.42	10.12	62	0.28	10.92	60	0.27	9.40	56
Futures and forward foreign exchange contracts	0.42	3.78	72	0.41	3.47	70	0.42	5.23	66	0.28	5.22	63	0.27	4.53	61
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0.58	0.92	81	0.65	1.86	79	0.63	3.32	76	0.47	4.08	73	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0.58	0.31	85	0.65	0.32	84	0.63	0.38	82	0.47	0.40	84	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	24.76	44.98	19	24.01	42.82	27	25.34	45.53	30	26.51	44.93	31	29.86	46.60	38

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	3,132,402	3,204,541	1,925,970	1,205,875	875,505
Interest rate contracts	2,905,023	2,987,195	1,736,189	1,077,303	829,905
Foreign exchange contracts	95,707	84,060	75,282	47,826	45,600
Equity, commodity, and other contracts	131,672	133,286	114,499	80,746	0
Derivatives Position					
Futures and forwards	154,230	242,819	158,017	81,928	90,743
Written options	45,857	102,881	48,677	33,133	35,422
Exchange-traded	0	0	0	0	0
Over-the-counter	45,857	102,881	48,677	33,133	35,422
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	2,932,315	2,858,841	1,719,276	1,090,814	749,340
Held for trading	3,028,022	2,942,901	1,794,558	1,138,640	794,940
Interest rate contracts	2,800,643	2,725,555	1,604,777	1,010,068	749,340
Foreign exchange contracts	95,707	84,060	75,282	47,826	45,600
Equity, commodity, and other contracts	131,672	133,286	114,499	80,746	0
Non-traded	104,380	261,640	131,412	67,235	80,565
Interest rate contracts	104,380	261,640	131,412	67,235	80,565
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,092,748	3,112,301	1,879,389	1,175,286	841,900
One year or less	374,260	481,051	329,591	167,547	134,511
Over 1 year to 5 years	554,313	514,487	537,927	383,911	73,877
Over 5 years	2,164,175	2,116,763	1,011,871	623,828	633,512
Gross negative fair value (absolute value)	23,686	19,367	7,725	9,837	9,697
Gross positive fair value	42,008	96,167	28,931	14,602	10,526
Held for trading	40,907	91,220	27,628	13,722	9,710
Non-traded	1,101	4,947	1,303	880	816
Current credit exposure on risk-based capital derivative contracts	40,936	91,243	27,655	13,742	9,737
Credit losses on derivative contracts	-77	129	47	-1	-6
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	92.74	94.17	29	93.22	94.10	27	90.15	93.44	25	89.34	92.91	27	94.79	92.20	41
Foreign exchange contracts	3.06	3.47	71	2.62	3.49	68	3.91	3.20	73	3.97	3.39	70	5.21	3.53	73
Equity, commodity, and other contracts	4.20	1.14	84	4.16	1.17	83	5.95	1.64	83	6.70	1.93	86	0	1.94	28
Futures and forwards															
Futures and forwards	4.92	11.16	47	7.58	14.05	51	8.20	13.49	54	6.79	12.78	51	10.36	13.23	55
Written options															
Written options	1.46	6.28	35	3.21	8.18	37	2.53	5.91	45	2.75	6.60	43	4.05	6.68	55
Exchange-traded															
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter															
Over-the-counter	1.46	5.96	38	3.21	7.73	40	2.53	5.10	47	2.75	5.49	48	4.05	5.27	58
Purchased options															
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16
Exchange-traded															
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter															
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Swaps	93.61	74.26	68	89.21	68.76	66	89.27	69.75	66	90.46	70.34	64	85.59	68.94	62
Held for trading															
Held for trading	96.67	40.42	84	91.84	43.53	76	93.18	44.16	75	94.42	46.31	76	90.80	46.32	72
Interest rate contracts															
Interest rate contracts	89.41	34.15	88	85.05	36.62	85	83.32	37.24	80	83.76	38.40	79	85.59	37.84	84
Foreign exchange contracts															
Foreign exchange contracts	3.06	1.68	80	2.62	1.60	77	3.91	1.60	82	3.97	1.85	80	5.21	2.10	82
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	4.20	0.60	88	4.16	0.68	87	5.95	0.83	87	6.70	1.14	90	0	1.01	35
Non-traded															
Non-traded	3.33	59.58	15	8.16	56.47	23	6.82	55.84	25	5.58	53.69	23	9.20	53.68	27
Interest rate contracts															
Interest rate contracts	3.33	56.71	16	8.16	53.82	23	6.82	52.22	25	5.58	50.60	24	9.20	51.23	32
Foreign exchange contracts															
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	98.73	92.53	57	97.12	91.48	56	97.58	93.86	50	97.46	94.47	52	96.16	95.63	45
One year or less															
One year or less	11.95	27.56	40	15.01	32.05	43	17.11	32.17	42	13.89	32.51	40	15.36	31.96	43
Over 1 year to 5 years															
Over 1 year to 5 years	17.70	27.01	32	16.05	27.06	34	27.93	30.45	50	31.84	31.16	52	8.44	31.85	19
Over 5 years															
Over 5 years	69.09	29.89	85	66.06	29.56	85	52.54	28.09	75	51.73	28.71	76	72.36	29.43	88
Gross negative fair value (absolute value)															
Gross negative fair value (absolute value)	0.76	0.98	42	0.60	1.55	31	0.40	0.83	37	0.82	0.72	58	1.11	0.69	86
Gross positive fair value															
Gross positive fair value	1.34	1.34	53	3	2.23	67	1.50	1.19	70	1.21	0.85	79	1.20	0.71	87
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross negative fair value, absolute value (X)	0.01	0.04	46	0.01	0.07	32	0.01	0.06	29	0.01	0.06	40	0.01	0.06	37
Gross positive fair value (X)															
Gross positive fair value (X)	0.03	0.05	53	0.07	0.09	57	0.02	0.07	42	0.01	0.06	41	0.01	0.06	39
Held for trading (X)															
Held for trading (X)	0.02	0.04	66	0.07	0.07	66	0.02	0.06	56	0.01	0.05	55	0.01	0.05	52
Non-traded (X)															
Non-traded (X)	0	0.01	22	0	0.02	34	0	0.01	35	0	0.01	23	0	0.01	31
Current credit exposure (X)															
Current credit exposure (X)	0.02	0.04	60	0.07	0.06	60	0.02	0.05	45	0.01	0.04	51	0.01	0.04	49
Credit losses on derivative contracts															
Credit losses on derivative contracts	0	0	3	0.01	0	92	0	0	95	0	0	5	0	0	5
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due															
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets															
Current credit exposure / Risk-weighted assets	0.33	0.46	58	0.81	0.85	60	0.26	0.73	45	0.14	0.53	56	0.10	0.53	51

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	216,252	110,027	106,693	107,346	104,273
Gross losses	17,320	21,038	23,955	24,564	23,255
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	11,355	13,900	11,289	10,486	9,428
Net losses	5,965	7,138	12,666	14,078	13,827
Provision for loan and lease losses	-54,211	117,800	16,000	13,425	16,900
Adjustments	1,745	-4,437	0	0	0
Ending balance	157,821	216,252	110,027	106,693	107,346
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.24	-0.09	14	0.61	0.51	68	0.09	0.15	39	0.08	0.14	33	0.10	0.16	36
Provision for loan and lease losses / Average loans and leases	-0.45	-0.16	15	1.01	0.82	71	0.15	0.24	40	0.13	0.24	36	0.18	0.28	42
Provision for loan and lease losses / Net loan and lease losses	-908.82	-105.48	9	1,650.32	487.86	92	126.32	130.58	57	95.36	134.68	27	122.22	143.18	56
Allowance for loan and lease losses / Total loans and leases not held for sale	1.29	1.23	61	1.81	1.58	71	1	0.83	73	1.02	0.90	68	1.10	0.98	64
Allowance for loan and lease losses / Total loans and leases	1.28	1.20	62	1.80	1.55	72	1	0.81	73	1.02	0.89	70	1.09	0.96	65
Allowance for loan and lease losses / Net loans and leases losses (X)	26.46	21.39	72	30.30	11.58	88	8.69	8.03	70	7.58	7.54	63	7.76	8.39	65
Allowance for loan and lease losses / Nonaccrual assets	948.79	364.13	90	1,339.10	299.17	94	633.07	218.72	91	921.83	214.03	95	711.84	178.03	95
ALLL / 90+ days past due + nonaccrual loans and leases	646.70	287.08	88	810.08	244.34	96	426.69	151.73	92	588.13	160.51	94	482.95	136.22	95
Gross loan and lease losses / Average loans and leases	0.14	0.19	50	0.18	0.34	39	0.22	0.28	50	0.24	0.30	53	0.25	0.33	46
Recoveries / Average loans and leases	0.09	0.08	65	0.12	0.07	81	0.11	0.08	74	0.10	0.09	63	0.10	0.09	60
Net losses / Average loans and leases	0.05	0.11	37	0.06	0.27	20	0.12	0.21	44	0.14	0.22	47	0.15	0.24	43
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	53.97	34.67	78	58.03	33.98	82	45.96	36.22	78	45.09	41.30	65	50.94	33.49	81
Earnings coverage of net loan and lease losses (X)	45.49	39.72	67	43	22.91	84	23.83	24.40	66	20.15	21.75	63	20.61	19.67	65

Net Loan and Lease Losses By Type

Real estate loans	-0.04	0.02	12	-0.04	0.04	4	-0.02	0.01	12	-0.03	0.02	16	-0.02	0.02	12
Real estate loans secured by 1-4 family	-0.05	-0.02	16	-0.05	0.01	9	-0.05	0.01	8	-0.03	0.01	14	-0.02	0.03	12
Revolving	-0.12	-0.07	20	-0.23	0.01	7	-0.04	0.02	15	-0.12	0.03	10	-0.12	0.09	9
Closed-end	-0.04	-0.01	18	-0.02	0	19	-0.05	0	6	-0.01	0.01	22	0	0.02	31
Commercial real estate loans	0	0.04	20	0	0.07	13	0.06	0.01	86	-0.01	0.01	24	0	0.01	38
Construction and land development	-0.03	0	21	-0.01	0	34	-0.01	-0.01	38	-0.09	-0.03	18	-0.02	-0.02	42
1-4 family	-0.03	0	6	-0.01	0	13	-0.01	0	14	-0.09	-0.01	3	-0.02	0	17
Other	0	0	64	0	0	57	0	-0.01	61	0	-0.02	68	0	-0.01	64
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0	-0.01	60
Nonfarm nonresidential	0	0.05	29	0	0.11	14	0.09	0.02	88	0	0.02	35	0	0.03	41
Owner-occupied	0	0.01	44	0	0.02	26	0.09	0.01	93	0	0.01	34	0	0.01	43
Other	0	0.04	35	0	0.08	24	0	0.01	40	0	0.01	44	0	0.01	44
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47
Commercial and industrial loans	0.07	0.17	38	-0.06	0.47	0	-0.06	0.37	0	-0.06	0.31	4	-0.01	0.39	7
Loans to individuals	0.83	0.71	63	1.09	1.13	64	1.31	1.17	62	1.61	1.16	69	1.72	1.25	72
Credit card loans		1.84			2.92			3.11			2.92		5.31	2.92	89
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	0	0.15	38	0	0.18	31
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0		0	0	
Other loans and leases	-0.02	0.10	9	0.01	0.15	44	0.03	0.15	47	0.01	0.14	41	0	0.15	10

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	20,757	25,924	56,743	33,962	39,125
90+ days past due loans and leases	7,770	10,546	8,406	6,567	7,147
Nonaccrual loans and leases	16,634	16,149	17,380	11,574	15,080
Total past due and nonaccrual loans and leases	45,161	52,619	82,529	52,103	61,352
Restructured 30-89 days past due					
Restructured 30-89 days past due	2,934	3,068	6,086	7,250	6,416
Restructured 90+ days past due	665	393	285	383	632
Restructured nonaccrual	8,772	4,021	5,671	4,875	3,464
Total restructured loans and leases	12,371	7,482	12,042	12,508	10,512
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	57,586	64,997	57,017	41,481	49,256
Other real estate owned	2,332	2,332	2,737	1,356	1,040
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.17	0.32	34	0.22	0.39	31	0.51	0.43	68	0.32	0.44	37	0.40	0.47	48
90+ days past due loans and leases	0.06	0.10	64	0.09	0.12	67	0.08	0.15	53	0.06	0.17	51	0.07	0.20	51
Nonaccrual loans and leases	0.14	0.46	13	0.13	0.66	5	0.16	0.51	12	0.11	0.54	6	0.15	0.63	8
90+ days past due and nonaccrual loans and leases	0.20	0.62	12	0.22	0.85	6	0.23	0.71	9	0.17	0.75	7	0.23	0.88	7
30-89 days past due restructured															
30-89 days past due restructured	0.02	0.01	85	0.03	0.01	81	0.06	0.01	88	0.07	0.02	85	0.07	0.02	82
90+ days past due restructured	0.01	0	80	0	0.01	73	0	0.01	72	0	0.01	67	0.01	0.01	77
Nonaccrual restructured	0.07	0.10	48	0.03	0.13	23	0.05	0.14	33	0.05	0.16	21	0.04	0.20	12
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.17	0.32	33	0.22	0.40	31	0.51	0.43	68	0.32	0.44	37	0.40	0.47	48
90+ days past due assets	0.06	0.10	64	0.09	0.12	67	0.08	0.15	52	0.06	0.18	51	0.07	0.20	51
Nonaccrual assets	0.14	0.47	13	0.13	0.67	5	0.16	0.53	11	0.11	0.57	5	0.15	0.64	6
30+ days past due and nonaccrual assets	0.37	0.97	16	0.44	1.29	6	0.75	1.19	34	0.50	1.26	8	0.63	1.39	12
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.11	0.36	12	0.13	0.52	8	0.14	0.44	13	0.11	0.48	9	0.13	0.54	10
90+ days past due and nonaccrual assets + other real estate owned	0.12	0.37	12	0.14	0.55	8	0.16	0.48	13	0.11	0.52	9	0.14	0.59	10
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.35	0.41	52	0.42	0.60	32	0.46	0.53	48	0.36	0.60	26	0.42	0.72	22
Allowance for loan and lease losses	50.79	62.64	50	40.20	66.66	26	75.90	115.41	32	58.15	118.28	21	67.47	129.01	17
Equity capital + allowance for loan and lease losses	4.53	3.60	69	5.47	4.97	61	5.98	4.28	74	4.51	4.79	49	5.41	5.78	50
Tier 1 capital + allowance for loan and lease losses	4.41	4.30	58	5.51	6.05	50	5.97	5.65	60	4.44	6.16	35	5.38	7.35	35
Loans and leases + other real estate owned	0.65	0.71	54	0.72	0.97	36	0.76	0.85	48	0.59	0.96	26	0.74	1.15	25

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____

City/State _____

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.06	0.26	15	0.14	0.39	19	0.22	0.38	33	0.17	0.42	19	0.22	0.44	23
90+ days past due	0.07	0.12	70	0.09	0.16	68	0.07	0.16	58	0.06	0.22	55	0.06	0.26	53
Nonaccrual	0.17	0.52	20	0.17	0.76	11	0.20	0.46	25	0.14	0.57	14	0.19	0.69	16
Commercial and industrial															
30–89 days past due	0.23	0.24	57	0.02	0.23	9	1.07	0.31	90	0.21	0.30	46	0.48	0.32	75
90+ days past due	0	0.04	18	0	0.03	16	0	0.05	14	0	0.05	28	0	0.05	11
Nonaccrual	0.03	0.57	6	0.03	0.75	7	0.07	0.83	12	0.03	0.76	8	0.06	0.93	11
Individuals															
30–89 days past due	1.16	0.63	81	1.19	0.83	77	2.26	0.83	88	1.77	0.84	87	1.98	0.97	87
90+ days past due	0.11	0.09	70	0.20	0.14	73	0.22	0.17	71	0.14	0.16	66	0.31	0.19	74
Nonaccrual	0	0.17	11	0	0.28	9	0	0.17	11	0	0.23	8	0	0.24	8
Depository institution loans															
30–89 days past due		0.01			0			0			0			0	
90+ days past due		0			0			0			0			0.05	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
Nonaccrual	0	0.70	27	0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20
Foreign governments															
30–89 days past due	0	0.50	43	0	0	50	0	0.07	47		0.01			0	
90+ days past due	0	0	50	0	0	50	0	0	50		0			0	
Nonaccrual	0	0.15	43	0	0.09	46	0	0.03	44		0.06			0.06	
Other loans and leases															
30–89 days past due	0.08	0.12	63	0.08	0.18	56	0.55	0.20	81	0.09	0.17	51	0.12	0.20	60
90+ days past due	0	0.01	76	0	0.01	33	0.01	0.01	76	0	0.01	31	0	0.02	62
Nonaccrual	0	0.09	21	0	0.15	19	0	0.13	15	0.04	0.14	50	0	0.10	18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.09	0.46	9	0.20	0.65	16	0.25	0.67	16	0.18	0.71	13	0.29	0.74	21
	90+ days past due	0.10	0.24	67	0.14	0.33	68	0.10	0.31	61	0.09	0.46	55	0.08	0.49	53
	Nonaccrual	0.13	0.71	10	0.12	0.89	9	0.13	0.73	9	0.16	0.86	12	0.25	0.97	18
Revolving	30-89 days past due	0.19	0.28	42	0.37	0.48	45	0.35	0.45	38	0.39	0.50	39	0.48	0.61	46
	90+ days past due	0.18	0.02	91	0.26	0.03	93	0.36	0.05	94	0.21	0.05	88	0.13	0.07	79
	Nonaccrual	0.37	1.18	36	0.36	1.13	26	0.31	1	25	0.31	1.17	25	0.37	1.17	27
Closed-end	30-89 days past due	0.07	0.49	7	0.17	0.65	10	0.22	0.70	17	0.13	0.75	10	0.24	0.79	17
	90+ days past due	0.08	0.26	66	0.12	0.38	64	0.05	0.35	52	0.06	0.53	49	0.07	0.57	49
	Nonaccrual	0.09	0.67	8	0.08	0.87	8	0.10	0.70	9	0.12	0.84	8	0.22	0.96	16
Junior lien	30-89 days past due	0.01	0.01	64	0.03	0.02	76	0.03	0.02	67	0	0.03	26	0.02	0.03	48
	90+ days past due	0.01	0	92	0.01	0	87	0	0	71	0.01	0	74	0.01	0	67
	Nonaccrual	0.01	0.03	36	0.01	0.04	30	0.01	0.04	25	0.01	0.06	29	0.01	0.07	28
Commercial real estate	30-89 days past due	0	0.15	3	0	0.26	4	0.14	0.18	51	0.11	0.17	38	0.03	0.18	16
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16
	Nonaccrual	0.11	0.38	20	0.12	0.62	12	0.16	0.23	41	0.02	0.28	15	0.06	0.34	21
Construction and development	30-89 days past due	0	0.17	17	0	0.28	11	0.23	0.28	61	0.67	0.21	88	0	0.23	11
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0	0.20	15	0	0.41	11	0.02	0.20	33	0.03	0.19	36	0.05	0.24	32
1-4 family	30-89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0.02	0.02	66	0.03	0.02	69	0.05	0.03	76
Other	30-89 days past due	0	0.13	21	0	0.22	13	0.23	0.20	72	0.67	0.13	91	0	0.13	14
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0	0.16	18	0	0.35	12	0	0.17	14	0	0.15	15	0	0.18	10
Multifamily	30-89 days past due	0	0.07	27	0	0.09	22	0.67	0.08	91	0	0.10	18	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.05	21	0	0.08	23	0	0.10	16
Nonfarm non-residential	30-89 days past due	0	0.13	6	0	0.23	6	0.01	0.14	13	0.03	0.17	16	0.04	0.17	20
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20
	Nonaccrual	0.16	0.45	25	0.17	0.80	12	0.21	0.28	47	0.03	0.30	12	0.08	0.38	20
Owner Occupied	30-89 days past due	0	0.04	10	0	0.07	8	0	0.07	8	0.03	0.09	28	0.04	0.07	33
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23
	Nonaccrual	0	0.17	5	0	0.27	5	0	0.16	7	0	0.17	6	0.05	0.21	23
Other	30-89 days past due	0	0.08	14	0	0.14	11	0.01	0.07	25	0	0.07	8	0	0.09	11
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0.16	0.23	51	0.17	0.44	38	0.21	0.10	81	0.03	0.13	28	0.03	0.14	29
Farmland	30-89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	34.54	1.23	97	3.24	1.07	87
Credit card	30-89 days past due		0.81			0.95			1.19			1.22		2.04	1.08	88
	90+ days past due		0.45			0.63			0.78			0.73		2.06	0.75	94
	Nonaccrual		0.10			0.05			0.11			0.09		0	0.08	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	-447,869	-445,294	-443,471	-322,071	-245,635
Retained earnings	1,959,873	1,835,729	1,761,415	1,641,314	1,512,218
Accumulated other comprehensive income (AOCI)	-66,382	7,822	-31,112	-51,043	-34,715
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,445,622	1,398,257	1,286,832	1,268,200	1,231,868
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	28,747	28,718	28,718	28,718	28,718
Accumulated other comprehensive income-related adjustments	-66,382	7,822	-31,112	-51,043	-34,715
Other deductions from common equity tier 1 capital	-198	-198	-198	-198	-198
Subtotal:	1,483,455	1,361,915	1,289,424	1,290,723	1,238,063
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,483,455	1,361,915	1,289,424	1,290,723	1,238,063
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	175,487	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	175,487	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	175,487	0	0	0	0
Tier 1 Capital	1,658,942	1,361,915	1,289,424	1,290,723	1,238,063
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	153,001	141,869	116,849	113,515	114,168
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0		0
Tier 2 capital before deductions	153,001	141,869	116,849	113,515	114,168
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	153,001	141,869	116,849	113,515	114,168
Exited advanced approach tier 2 capital					
Total capital	1,811,943	1,503,784	1,406,273	1,404,238	1,352,231
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	22,702,925	20,338,668	17,802,027	17,017,194	17,077,267
Less: Deductions from common equity tier 1 capital	28,747	28,718	28,718	28,718	28,718
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	22,674,178	20,309,950	17,773,309	16,988,476	17,048,549
Total risk-weighted assets	12,236,805	11,295,077	10,589,061	9,878,904	9,348,296
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	12.12	12.37	49	12.06	12.35	51	12.18	12.11	55	13.07	12.09	73	13.24	12.16	76
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	13.56	13.11	66	12.06	13.08	37	12.18	12.78	43	13.07	12.85	64	13.24	12.95	64
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	14.81	14.91	58	13.31	15.23	17	13.28	14.36	39	14.21	14.45	61	14.47	14.63	60
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	7.32	8.98	10	6.71	9.13	3	7.25	9.76	4	7.60	9.71	6	7.26	9.53	4
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

BHC Name _____

City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	372,373	365,558	365,826	365,901	363,662	1.86	4.34
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	372,373	365,558	365,826	365,901	363,662	1.86	4.34
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	372,184	365,359	365,675	365,012	363,276	1.87	4.44
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	372,184	365,359	365,675	365,012	363,276	1.87	4.44
Total insurance underwriting net income	6,926	7,584	9,385	8,843	6,937	-8.68	-7.31
Total property and casualty	0	0	0	0	0		
Total life and health	6,926	7,584	9,385	8,843	6,937	-8.68	-7.31
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Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	46	132	138	169	189	-65.15	-69.33
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	823	871	2,417	1,145	1,299	-5.51	-48.50
Other insurance activities income	729	757	2,290	919	844	-3.70	-25.54
Insurance and reinsurance underwriting income	94	114	127	226	455	-17.54	-84.81
Premiums	94	114	127	226	455	-17.54	-84.81
Credit related insurance underwriting	94	114	127	226	455	-17.54	-84.81
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	303	144	131	280	389	110.42	7.83
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	344,587	291,480	287,961	283,771	280,034	18.22	25.68

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	1.63	0	97	1.77	0	97	2.02	0.01	96	2.13	0.01	97	2.13	0.01	97
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	0	53.11	18	0	53.67	17	0	51.47	18	0	56.12	15	0	52.23	16
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	100	46.89	82	100	46.33	82	100	48.53	81	100	43.88	84	100	47.77	83
Separate account assets (L/H) / Total life assets	0	13.40	42	0	11.24	43	0	7.26	42	0	8.53	44	0	2.52	45
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Insurance activities revenue / Adjusted operating income	0.12	0.36	56	0.13	0.41	59	0.35	0.47	69	0.17	0.47	61	0.20	0.55	60
Premium income / Insurance activities revenue	11.42	2.76	88	13.09	2.84	86	5.25	7.32	81	19.74	4.86	85	35.03	4.64	89
Credit related premium income / Total premium income	100	32.99	84	100	38.23	81	100	34.91	83	100	44.54	78	100	43.04	79
Other premium income / Total premium income	0	67.01	15	0	61.77	18	0	65.09	16	0	55.46	21	0	56.96	20
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Insurance underwriting net income / Consolidated net income	2.73	0.02	97	4.93	0.03	96	4.15	0.08	96	4.03	0.08	97	3.76	0.04	95
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H)	1.86	4.49	58	2.08	3.62	53	2.57	5.13	38	2.42	1.99	50	1.91	-2.99	40
Insurance benefits, losses, expenses / Insurance premiums	322.34	927.51	84	126.32	447.82	59	103.15	233.61	70	123.89	160.49	65	85.49	127.33	51
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Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0.15	45	0	2.31	47	0	0	47
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	18.97	12	79	18.47	11.03	81	20.58	11.51	84	20.31	10.22	81	20.81	9.84	80
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

BHC Name _____

City/State _____

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	323,255	323,300	333,610	306,762	258,286
Real estate loans	65,802	82,278	78,358	76,785	74,758
Commercial and industrial loans	872	1,239	1,680	979	434
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	27	30	16	0	0
Loans to individuals	252,499	236,797	252,125	227,322	181,022
Agricultural loans	0	0	0	0	0
Other foreign loans	400	1,622	861	890	1,001
Lease financing receivables	3,655	1,334	570	786	1,071
Debt securities	24,438	0	110,052	109,357	153,042
Interest-bearing bank balances	496	487	480	474	470
Total selected foreign assets	348,189	323,787	444,142	416,593	411,798
Total foreign deposits	1,204,324	1,091,758	1,067,201	1,052,363	949,692
Interest-bearing deposits	642,974	651,384	645,658	641,657	523,193
Non-interest-bearing deposits	561,350	440,374	421,543	410,706	426,499

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans	8.04	0.66	95	8.34	0.87	95	9.11	1.25	93	9.78	1.17	95	10.63	1.08	96
Cost: Interest-bearing deposits	0.10	0.14	51	0.27	0.42	35	0.58	1.19	16	0.32	0.97	12	0.13	0.51	18

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct												
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net loans and leases	-0.01	6.83	51	-3.09	-2.40	57	8.75	22.48	58	18.77	7.24	67	10.56	21.19	65
Total selected assets	7.54	9.48	64	-27.10	2.04	17	6.61	12.40	61	1.16	3.24	46	5.32	21.86	57
Deposits	10.31	0.73	82	2.30	3.46	40	1.41	10.36	36	10.81	5	70	-0.26	-0.77	42

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.07	0.17	0.30	0.54	0.61

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name _____

City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name _____

City/State _____

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	62,000	134,000	220,000	185,000	130,000	-53.73	-48.33
Dividends	62,000	134,000	220,000	185,000	130,000	-53.73	-48.33
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies				0			
Dividends				0			
Interest				0			
Management and service fees				0			
Other income				0			
Total income from subsidiaries	62,000	134,000	220,000	185,000	130,000	-53.73	-48.33
Securities gains (losses)	-948	13,336	-850	-819	12,027		
Other operating income	6	154	261	198	204	-96.10	-97.85
Total operating income	61,058	147,490	219,411	184,379	142,231	-58.60	-49.09
Operating Expenses							
Personnel expenses	764	758	768	734	720	0.79	8.37
Interest expense	0	0	0	0	0		
Other expenses	1,787	1,864	1,682	1,701	1,401	-4.13	28.38
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	2,551	2,622	2,450	2,435	2,121	-2.71	21.65
Income (loss) before taxes	58,507	144,868	216,961	181,944	140,110	-59.61	-50.35
Applicable income taxes (credit)	-2,131	2,395	-1,818	-2,229	3,557		
Extraordinary items					0		
Income before undistributed income of subsidiaries	60,638	142,473	218,779	184,173	136,553	-57.44	-49.46
Equity in undistributed income of subsidiaries	192,734	11,331	7,134	35,429	48,119	1600.94	213.48
Bank subsidiaries	192,734	11,331	7,134	35,429	48,119	1600.94	213.45
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	253,372	153,804	225,913	219,602	184,672	64.74	39.63
Memoranda							
Bank net income	254,734	145,331	227,134	220,429	178,119	75.28	40.36
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,600,602	98.58	1,304,584	94.12	1,243,904	95.81	1,209,261	1,175,166	22.69	44.38
Common and preferred stock	1,586,473	97.71	1,290,455	93.10	1,229,775	94.72	1,195,132	1,161,037	22.94	44.95
Excess cost over fair value	14,129	0.87	14,129	1.02	14,129	1.09	14,129	14,129	0.00	0.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		-100.00
Common and preferred stock	0	0	0	0	0	0	0	0		-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	2,500	0.15	2,501	0.18	4,974	0.38	4,999	4,986	-0.04	-49.73
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	6,376	0.39	66,704	4.81	37,056	2.85	52,731	49,669	-90.44	-87.72
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	14,130	0.87	12,305	0.89	12,401	0.96	9,988	10,800	14.83	43.96
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,623,608	100.00	1,386,094	100.00	1,298,335	100.00	1,276,979	1,240,621	17.14	38.07
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	11,997	0.74	11,587	0.84	11,503	0.89	8,779	8,753	3.54	-16.53
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	11,997	0.74	11,587	0.84	11,503	0.89	8,779	8,753	3.54	-16.53
Equity Capital	1,611,611	99.26	1,374,507	99.16	1,286,832	99.11	1,268,200	1,231,868	17.25	38.75
Perpetual preferred stock (income surplus)	175,487	10.81	0	0	0	0	0	0		
Common stock	581	0.04	580	0.04	579	0.04	577	576	0.17	0.87
Common surplus	607,020	37.39	591,360	42.66	582,566	44.87	571,704	561,161	2.65	10.04
Retained earnings	1,950,376	120.13	1,811,979	130.73	1,761,415	135.67	1,641,314	1,512,218	7.64	37.79
Accumulated other comprehensive income	-66,382	-4.09	7,822	0.56	-31,112	-2.40	-51,043	-34,715		
Other equity capital components	-1,055,471	-65.01	-1,037,234	-74.83	-1,026,616	-79.07	-894,352	-807,372		
Total liabilities and equity capital	1,623,608	100.00	1,386,094	100.00	1,298,335	100.00	1,276,979	1,240,621	17.14	38.07
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	16.95	11.94	87	11.38	7.29	85	17.65	9.68	96	17.63	10.40	95	15.28	7.61	95
Bank net income / Average equity investment in banks.....	17.80	11.80	87	11.29	7.45	79	18.46	10.51	92	18.50	11.19	91	15.46	8.74	88
Nonbank net income / Average equity investment in nonbanks.....		13.12			9.75			7.89			7.10		0	4.73	23
Subsidiary HCs net income / Average equity investment in sub HCs.....		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income.....	100.54	96.79	41	94.49	88.16	22	100.54	82.22	40	100.38	82.56	40	96.45	80.64	34
Nonbank net income / Parent net income.....	0	3.40	15	0	3.59	14	0	5.93	10	0	3.78	11	0	7.76	11
Subsidiary holding companies' net income / Parent net income.....		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital.....	0.74	16.81	10	0.84	20.06	9	0.89	20.43	9	0.69	20.88	10	0.71	19.94	11
Total debt / Equity capital.....	0	11.71	11	0	14.41	10	0	14.31	13	0	14.69	15	0	13.95	14
Total debt + notes payable to subs that issued TPS / Equity capital.....	0	13.63	8	0	16.67	6	0	16.36	7	0	17.10	6	0	16.10	7
Total debt + Loans guaranteed for affiliate / Equity capital.....	0	11.77	11	0	14.68	10	0	14.56	13	0	15.14	15	0	14.35	14
Total debt / Equity capital – excess over fair value.....	0	11.81	11	0	14.52	10	0	14.51	13	0	14.81	15	0	14.10	14
Long-term debt / Equity capital.....	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Short-term debt / Equity capital.....	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital.....	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital.....	0.88	0.05	93	1.03	0.08	93	1.10	0.12	92	1.11	0.12	93	1.15	0.17	91
Long-term debt / Consolidated long-term debt.....	0	39.86	10	0	34.67	10	0	28.44	13	0	28.63	14	0	26.93	15
Double Leverage															
Equity investment in subs / Equity capital.....	99.32	103.22	29	94.91	102.81	11	96.66	103.22	14	95.35	103.10	13	95.40	102.10	16
Total investment in subs / Equity capital.....	99.32	108.40	20	94.91	110.16	6	96.66	111.07	7	95.35	112.48	6	95.40	111.30	9
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	-0.04	0.29	32	-0.45	0.47	15	-0.19	0.36	20	-0.27	0.35	18	-0.31	0.52	20
Equity investment in subs – equity cap / Net income-div (X).....		1.05			1.82			1.22			1.22			2.64	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	55.34	152.85	10	132.87	136.59	56	206.07	177.68	68	185.92	162.34	63	156.37	141.81	63
Cash from ops + noncash items + op expense / Op expense + dividend.....	55.98	154.48	14	121.41	147.24	46	207.44	190.27	62	188.22	174.91	61	136.27	148.20	51
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	49	98.54	13	127.97	134.08	58	86.57	116.34	17	104.07	103.19	57	98.37	92.33	44
Pretax operating income + interest expense / Interest expense.....		1,835.33			2,016.32			1,968.54			2,898.75			1,909.25	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....		1,770.77			1,539.23			1,632.83			1,369.37			1,547.94	
Dividends + interest from subsidiaries / Interest expense + dividends.....	54.57	174.12	11	124.73	150.43	47	208.57	210.80	59	187.82	188.90	55	149.31	172.51	50
Fees + other income from subsidiaries / Salary + other expenses.....	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X).....	85.17	47.61	86		35.64			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	-0.74	3.44	14	-0.84	3.85	13	-0.89	2.64	16	-0.69	2.61	21	-0.71	3.24	17
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.17			0.10			0.04			0.24			0.10	
Nonaccrual.....		0.92			1.03			0.54			6.54			7.38	
Total.....		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	187.35	66.37	94	75.41	81.10	55	48.21	57.84	50	53.48	57.26	56	63.76	68.72	49
Dividends declared / Net income	44.84	28.27	85	69.85	42.29	88	46.69	33.08	76	44.85	27.33	85	47.15	31.29	76
Net income – dividends / Average equity.....	9.35	8.62	65	3.43	4.14	38	9.41	6.46	84	9.72	7.33	80	8.07	5.03	80
Percent of Dividends Paid															
Dividends from bank subsidiaries	54.57	155.92	20	124.73	132.17	53	208.57	178.13	58	187.82	157.73	57	149.31	130.71	62
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	54.57	203.53	11	124.73	174.85	37	208.57	260.40	47	187.82	215.26	45	149.31	196.35	46
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	24.34	45.96	25	92.20	60.28	78	96.86	66.55	83	83.93	60.71	76	72.98	59	70
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	24.34	51.33	24	92.20	62.88	75	96.86	69.36	76	83.93	63.43	67	72.98	62.82	61
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			56.39			82.95			51.40			102.35	
Interest income from nonbank subsidiaries.....		2.44			7.38			20.25			18.56			8.11	
Management and service fees from nonbank subsidiaries		0.37			0.86			1.92			2.96			0.85	
Other income from nonbank subsidiaries.....		0.07			0.16			1.06			0.15			0.81	
Operating income from nonbank subsidiaries		87.22			79.84			150.41			99.33			165.35	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	101.54	74.16	97	90.85	69.76	44	100.27	67.32	99	100.34	65.18	97	91.40	59.17	62
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	101.54	83.13	97	90.85	82.20	32	100.27	78.80	98	100.34	74.20	95	91.40	69.23	43
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	0	4.67	14	0	4.70	16	0	7.29	11	0	7.64	14	0	9.99	11
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt		26.38			27.08			28.33			26.53			39.18	